

Information to identify the case:

Debtor 1	<u>William C Offley</u>	Social Security number or ITIN	xxx-xx-6173
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mary L Offley</u>	Social Security number or ITIN	xxx-xx-8892
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-20195-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William C Offley

Mary L Offley

10/13/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William C Offley
Mary L Offley
Debtors

Case No. 18-20195-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Oct 13, 2023

Form ID: 3180W

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ William C Offley, Mary L Offley, PO Box 64, 305 Arch St., Mars, PA 16046-0064
cr	First Associates Loan Servicing, LLC, PO Box 788, Kirkland, WA 98083-0788
14760984	+ BorrowersFirst, PO Box 163207, Austin, TX 78716-3207
14760988	++ CHOICE CHIROPRACTIC AND WELLNESS CENTER, 8074 McIntyre Sq Dr, Pittsburgh, PA 15237 address filed with court:, Choice Chiropractic and Wellness Center, 8199 McKnight Rd. STE 102, Pittsburgh, PA 15237-5749
14760995	+ Everett and Hurite Opthamalmic Assoc., c/o Steve G. McLean, 1835 Forbes Ave., Pittsburgh, PA 15219-5835
14788566	First Associates Loan Servicing, LLC, as agent for BFCL Trust, PO Box 788, Kirkland, WA 98083-0788
14760998	Nissan Motor Acceptance, PO Box 742658, Cincinnati, OH 45274-2658
14761002	Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
14761004	+ Sarah Offley, PO Box 64, Mars, PA 16046-0064

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 14 2023 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 14 2023 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 14 2023 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 14 2023 00:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 14 2023 03:53:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Oct 14 2023 03:53:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 14 2023 00:06:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14760982	+ Email/Text: rosemary@aerofed.net	Oct 14 2023 00:06:00	Aero Federal Credit Union, 18301 N. 79th Ave Ste A100, Glendale, AZ 85308-0708
14763910	EDI: GMACFS.COM	Oct 14 2023 03:53:00	Ally Bank, PO Box 130424, Roseville MN

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			55113-0004
14760983	+ EDI: GMACFS.COM	Oct 14 2023 03:53:00	Ally Financial, PO Box 8128, Cockeysville, MD 21030-8128
14760985	EDI: CAPITALONE.COM	Oct 14 2023 03:53:00	Capital One Bank, PO Box 30285, Salt Lake City, NV 84130-0285
14760986	+ EDI: CAPITALONE.COM	Oct 14 2023 03:53:00	CapitalOne, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
14760987	EDI: CAPITALONE.COM	Oct 14 2023 03:53:00	Capitol One Bank, PO Box 30281, Salt Lake City, NV 84130-0281
14760989	+ EDI: CITICORP.COM	Oct 14 2023 03:53:00	Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
14760990	+ EDI: CITICORP.COM	Oct 14 2023 03:53:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
14760991	+ EDI: WFNNB.COM	Oct 14 2023 03:53:00	Commenity Bank/GiantEagle, PO Box 182789, Columbus, OH 43218-2789
14760992	EDI: CRFRSTNA.COM	Oct 14 2023 03:53:00	Credit First NA / Firestone, PO Box 81083, Cleveland, OH 44181
14760993	Email/PDF: creditonebknotifications@resurgent.com	Oct 14 2023 00:44:51	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14760994	EDI: DIRECTV.COM	Oct 14 2023 03:53:00	Directv, PO Box 6550, Greenwood Village, CO 80155
14795593	EDI: DIRECTV.COM	Oct 14 2023 03:53:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14760996	EDI: RMSC.COM	Oct 14 2023 03:53:00	GAP/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5003
15560443	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2023 00:09:50	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14797674	Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2023 00:09:52	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14797646	Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2023 00:09:50	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14790837	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 14 2023 00:07:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14760997	+ Email/Text: electronicbkydocs@nelnet.net	Oct 14 2023 00:07:00	Nelnet, US Department of Education, PO Box 740283, Atlanta, GA 30374-0283
14763807	Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 14 2023 00:06:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14783049	EDI: AGFINANCE.COM	Oct 14 2023 03:53:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14760999	EDI: AGFINANCE.COM	Oct 14 2023 03:53:00	OneMain Financial, PO Box 742536, Cincinnati, OH 45274-2536
14761000	+ EDI: AGFINANCE.COM	Oct 14 2023 03:53:00	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
14797629	EDI: PRA.COM	Oct 14 2023 03:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14761530	+ EDI: RECOVERYCORP.COM	Oct 14 2023 03:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14761001	Email/Text: bankruptcy@firstenergycorp.com		

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		Oct 14 2023 00:07:00	Penn Power, PO Box 16001, Reading, PA 19612-6001
14775542	+ Email/Text: bankruptcy@firstenergycorp.com		
		Oct 14 2023 00:07:00	Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
14795598	EDI: Q3G.COM		
		Oct 14 2023 03:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14761006	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Oct 14 2023 00:08:00	SPS - Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14761003	+ EDI: SALLIEMAEBANK.COM		
		Oct 14 2023 03:53:00	Sallie Mae, P.O. Box 8377, Philadelphia, PA 19101-8377
14789020	EDI: SALLIEMAEBANK.COM		
		Oct 14 2023 03:53:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
14761005	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Oct 14 2023 00:06:00	Specialized Loan Servicing, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14771773	+ Email/Text: electronicbkydocs@nelnet.net		
		Oct 14 2023 00:07:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14761007	^ MEBN		
		Oct 13 2023 23:55:23	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14794120	Email/Text: BNCnotices@dcmsservices.com		
		Oct 14 2023 00:06:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14801612	+ Email/Text: bncmail@w-legal.com		
		Oct 14 2023 00:07:00	USAA SAVINGS BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14761008	+ EDI: USAA.COM		
		Oct 14 2023 03:53:00	USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009
14793207	EDI: AIS.COM		
		Oct 14 2023 03:53:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14767293	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Oct 14 2023 00:06:00	Wilmington Savings Fund Society,FSB Trustee(See410, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14801891	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Oct 14 2023 00:08:00	Wilmington Trust, National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Select Portfolio Servicing, Inc.
cr		Wilmington Savings Fund Society, FAB, DBA Christia
cr		Wilmington Trust, National Association, not in its
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*	Nissan Motor Acceptance Corporation, P.O. Box 660366, Dallas, TX 75266-0366
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14786315	*	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
15112821	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 3 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2023 at the address(es) listed below:

Name	Email Address
Bernadette Irace	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2016-1 birace@milsteadlaw.com, bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FAB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor William C Offley bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Mary L Offley bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Lorraine Gazzara Doyle	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2016-1 ldoyle@squirelaw.com, logsecf@logs.com
Matthew Christian Waldt	on behalf of Creditor Select Portfolio Servicing Inc. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Matthew Christian Waldt	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2016-1 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Roger Fay	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2016-1 rfay@milsteadlaw.com, bkecf@milsteadlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
William E. Craig	on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecef@gmail.com

TOTAL: 11